

EXHIBIT A

**UNITED STATES DISTRICT COURT FOR THE
DISTRICT OF RHODE ISLAND**

<p>CINDY GINTER, ANNEMARIE ROGERS, AND LISA KAUFMAN on behalf of themselves and those similarly situated,</p> <p style="text-align: center;">Plaintiffs,</p> <p>v.</p> <p>RBS CITIZENS, N.A., D/B/A CCO MORTGAGE, CHARTER ONE, AND CITIZENS BANK,</p> <p style="text-align: center;">Defendant.</p>	<p>Case No. 1:12-cv-00008-S-DLM</p>
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DECLARATION OF TODD S. HOLBROOK

I, Todd S. Holbrook, Esq., do hereby declare as follows:

1. I am a partner in the law firm of Morgan, Lewis & Bockius LLP, attorneys for Defendant in this action. I have been involved in the defense of this action since its inception. I declare the following facts from my own personal knowledge, and if called as a witness I could and would competently testify to them.
2. Attached as Exhibit 1 is a true and correct copy of Annemarie Rogers' LinkedIn profile - <http://www.linkedin.com/pub/annemarie-rogers/7/858/741>.
3. Attached as Exhibit 2 is a true and correct link to Nichols Kaster website - <http://www.nka.com/case/citizens-bank/>.
4. Attached as Exhibit 3 is a true and correct copy of opt-in form on the Nichols Kaster website related to this action.
5. Attached as Exhibit 4 is a true and correct copy of the PRWeb press release related to this action –

http://www.prweb.com/releases/RBS_Citizens/Unpaid_Overtime_Lawsuit/prweb9105437.htm.

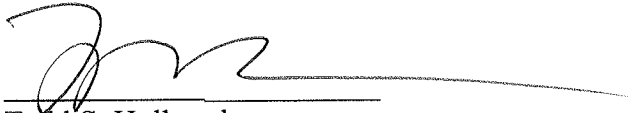
6. Attached as Exhibit 5 is a true and correct copy of *Chemi v. Champion Mortgage*, No. 05-01238, slip op. (D.N.J. Jun. 21, 2006).

7. Attached as Exhibit 6 is a true and correct copy of the transcript of oral argument in *Becton v. JPMorgan Chase & Co.*, No. 1:11-cv-00331 (N.D. Ill. Apr. 11, 2011).

8. Attached as Exhibit 7 is a true and correct copy of Defendant's Response to Plaintiffs' Motion for Court-Supervised Notice to Putative Collective Action Members, *Oetinger v. First Residential Mortg. Network, Inc.*, No. 3:06-cv-381-H (W.D. Ky. Dec. 21, 2007).

9. Attached as Exhibit 8 is a true and correct copy of the relevant excerpts of the Brief of the Secretary of Labor as Amicus Curiae in *Henry v. Quicken Loans*, No. 2:04-cv-40345-SJM-MJH, at 26-28 (E.D. Mich. Dec. 9, 2010).

Dated: July 9, 2012



Todd S. Holbrook

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